

1-16829

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November 16, 2005

Charles L.A. Terrini, Chief Clerk / Administrator
Public Service Commission of South Carolina
Synergy Business Park, Saluda Building
101 Executive Center Drive
Columbia, SC 29210

RE: Acceris Management and Acquisition LLC
Docket No. 2005-189-C – Order No. 2005-602

RECEIVED
2005 NOV 21 PM 12:42
SC PUBLIC SERVICE
COMMISSION

Dear. Mr. Terrini:

In accordance with Order No. 2005-602, enclosed for filing with the Commission, please find an original and fifteen (15) copies of the company's Initial Tariff.

Also enclosed is a copy of this filing. Please stamp the duplicate and return it to me in the postage-paid envelope attached thereto.

Very truly yours,

EARLY, LENNON, CROCKER & BARTOSIEWICZ, P.L.C.

Patrick D. Crocker
PDC/pas

enc

**TARIFF APPLICABLE TO
INTEREXCHANGE SERVICES
WITHIN THE STATE OF SOUTH CAROLINA
PROVIDED BY
ACCERIS MANAGEMENT AND ACQUISITION LLC**

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SC PUBLIC SERVICE
COMMISSION

Issued: October 17, 2005
Issued by:

Elam Baer, CEO
Acceris Management and Acquisition LLC
60 South Sixth Street, Suite 2535
Minneapolis, MN 55402

Effective: October 17, 2005

SOUTH CAROLINA TELECOMMUNICATIONS TARIFF

This tariff contains the descriptions, regulations, and rates applicable to the furnishing of service or facilities for Telecommunications Services furnished by Acceris Management and Acquisition LLC ("Acceris"), with principal offices at 60 South Sixth Street, Suite 2535, Minneapolis, MN 55402. This tariff applies for services furnished within the State of South Carolina. This tariff is on file with the South Carolina Public Service Commission, and copies may be inspected, during normal business hours, at the company's principal place of business.

Issued: October 17, 2005
Issued by:

Elam Baer, CEO
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60 South Sixth Street, Suite 2535
Minneapolis, MN 55402

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CONCURRING, CONNECTING OR
OTHER PARTICIPATING CARRIERS

1. **Concurring Carriers – None**
2. **Connecting Carriers – None**
3. **Other Participating Carriers – None**

CHECK SHEET

The Sheets of this tariff are effective as of the date shown at the bottom of the respective sheet (s). Original and revised sheets as named below comprise all changes from the original tariff and are currently in effect as of the date on the bottom of this sheet.

<u>SHEET</u>	<u>REVISION</u>	<u>SHEET</u>	<u>REVISION</u>
1	Original	33	Original
2	Original	34	Original
3	Original	35	Original
4	Original	36	Original
5	Original	37	Original
6	Original	38	Original
7	Original	39	Original
8	Original	40	Original
9	Original	41	Original
10	Original	42	Original
11	Original	43	Original
12	Original	44	Original
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23	Original	55	Original
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25	Original	57	Original
26	Original	58	Original
27	Original	59	Original
28	Original	60	Original
29	Original	61	Original
30	Original	62	Original
31	Original	63	Original
32	Original	64	Original

* New or Revised Sheet

Issued: October 17, 2005

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Effective: October 17, 2005

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60 South Sixth Street, Suite 2535
Minneapolis, MN 55402

CHECK SHEET (cont'd)

The Sheets of this tariff are effective as of the date shown at the bottom of the respective sheet(s). Original and revised sheets as named below comprise all changes from the original tariff and are currently in effect as of the date on the bottom of this sheet.

<u>SHEET</u>	<u>REVISION</u>
65	Original
66	Original
67	Original
68	Original
69	Original
70	Original
71	Original
72	Original
73	Original
74	Original
75	Original
76	Original
77	Original
78	Original
79	Original
80	Original
81	Original
82	Original

* New or Revised Sheet

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TARIFF FORMAT

A. Sheet Numbering: Sheet numbers appear in the upper right corner of the page. Sheets are numbered sequentially. However, new sheets are occasionally added to the tariff. When a new sheet is added between sheets already in effect, a decimal is added. For example, a new sheet added between pages 11 and 12 would be page 11.1.

B. Sheet Revision Numbers: Revision numbers also appear in the upper right corner of each sheet where applicable. These numbers are used to indicate the most current page version on file with the Commission. For example, 4th Revised Sheet 13 cancels 3rd Revised Sheet 13. Consult the Check Sheet for the sheets currently in effect.

C. Paragraph Numbering Sequence: There are nine levels of paragraph coding. Each level of coding is subservient to its next higher level:

2.
2.1
2.1.1
2.1.1.A
2.1.1.A.1
2.1.1.A.1.(a)
2.1.1.A.1.(a).I
2.1.1.A.1.(a).I.(i)
2.1.1.A.1.(a).I.(i).(1)

D. Check Sheets: When a tariff filing is made with the Commission, an updated Check Sheet accompanies the tariff filing. The Check Sheet lists the sheets contained in the tariff, with a cross reference to the current Revision Number. When new sheets are added, the Check Sheet is changed to reflect the revision. All revisions made in a given filing are designated by an asterisk (*). There will be no other symbols used on this sheet if these are the only changes made to it (i.e., the format, etc. remains the same, just revised revision levels on some sheets). The tariff user should refer to the latest Check Sheet to find out if a particular sheet is the most current on Commission file.

SYMBOLS

The following are the only symbols used for the purposes indicated below:

- D – Delete or Discontinue
- I – Change Resulting In An Increase to A Customer's Bill
- M – Moved from Another Tariff Location
- N – New
- R – Change Resulting In A Reduction to A Customer's Bill
- T – Change in Text or Regulation But No Change In Rate or Charge

SECTION 1 – TECHNICAL TERMS AND ABBREVIATIONS

10XXX or 101XXX Access Code – The Access Code is the 10XXX or 101XXX Access number.

Access Line – An arrangement from a local exchange telephone company or other common carrier, using either dedicated or switched access, which connects a Customer's location to the Company's location or switching center.

Authorization Code – A numerical code, one or more of which may be assigned to a Customer, to enable the Company to identify the origin of the Customer so it may rate and bill the call. Automatic number identification (ANI) is used as the authorization code wherever possible.

Casual Calling – A dialing method that enables a Customer to reach the interexchange carrier of the Customer's choice even if the Customer is not a regular Customer of that carrier. The Customer utilizes a 10XXX or 101XXX Access Code to make calls, and the Customer does not change its Primary Interexchange Carrier.

Commission – Used throughout this tariff to mean the South Carolina Public Service Commission.

Customer – The person, firm, corporation or other legal entity which orders the services of the Company or purchases a Company Prepaid Calling Card and/or originates prepaid calls using such cards, and is responsible for the payment of charges and for compliance with the Company's tariff regulations.

Company or Acceris – Used throughout this tariff to mean Acceris Management and Acquisition LLC.

Dedicated Access – The Customer gains entry to the Company's services by a direct path from the Customer's location to the Company's point of presence.

DUC – DUC stands for Designated Underlying Carrier.

LEC – LEC stands for Local Exchange Carrier.

ORS – ORS stands for Office of Regulatory Staff.

SECTION 1 – TECHNICAL TERMS AND ABBREVIATIONS (Cont'd)

Prepaid Account – An inventory of Telecom Units purchased in advance by the Customer, and associated with one and only one Authorization Code as contained in a specific Prepaid Calling Card.

Prepaid Calling Card – A card issued by the Company, containing an Authorization Code which identifies a specific Prepaid Account of Telecom Units, which enables calls to be processed, account activity to be logged, and balances to be maintained, on a prepayment basis.

Presubscribed Service – A service whereby the Customer can make long distance calls and the Customer must change its Primary Interexchange Carrier to the Company.

Resp. Org. – Responsible Organization or entity identified by Toll-Free service Customer that manages and administers records in the toll-free number database and management system.

Switched Access – The Customer gains entry to the Company's services by a transmission line that is switched through the local exchange carrier to reach the Company's point of presence.

Telecom Unit – A measurement of telecommunications service equivalent to one minute of usage between any two points within the State of South Carolina.

Telecommunications – The transmission, between or among points specified by the user, of information of the user's choosing, without change in the form or content of the information as sent and received.

Underlying Carrier – The telecommunications carrier whose network facilities provide the technical capability and capacity necessary for the transmission and reception of Customer telecommunications traffic.

U.S.F. – U.S.F. stands for Universal Service Fund.

SECTION 2 – RULES AND REGULATIONS**2.1 Undertaking of the Company**

This tariff contains the regulations and rates applicable to intrastate interexchange telecommunications services provided by the Company for telecommunications between points within the State of South Carolina. Services are furnished subject to the availability of necessary facilities, equipment and/or billing arrangements with the DUC and/or LEC, and subject to the terms and conditions of this tariff in compliance with limitations set forth in the Commission's rules. Necessary facilities and equipment may include, but are not limited to, facilities or equipment to be provided by the Company, connecting carriers, underlying carriers, owners and operators of transmission capacity leased to the Company or the LEC. The Company's services are provided on a statewide basis and are not intended to be limited geographically, however, all Switched Access services are only available in equal access areas. The selection of the DUC is made solely in the discretion of the Company. The Company offers service to all those who desire to purchase service from the Company consistent with all of the provisions of this tariff. Except for 101XXXX Access Service, Customers interested in the Company's services shall file a service application with the Company which fully identifies the Customer, the services requested and other information requested by the Company. The Company reserves the right to examine the credit record and check the references of all applicants and Customers prior to accepting the service order. The service application shall not in itself obligate the Company to provide services or to continue to provide service if a later check of applicant's credit record is, in the opinion of the Company, contrary to the best interest of the Company. The Company may act as the Customer's agent for ordering access connection facilities provided by other carriers or entities when authorized by the Customer, to allow connection of a Customer's location to a service provided by the Company. The Customer shall be responsible for all charges due for such service arrangement.

SECTION 2 – RULES AND REGULATIONS (Cont'd)

- 2.1.1 The services provided by the Company are not part of a joint undertaking with any other entity providing telecommunications channels, facilities, or services, but may involve the resale of the Message Toll Services (MTS) and Wide Area Telecommunications Services (WATS) of underlying common carriers subject to the jurisdiction of this Commission.
- 2.1.2 The rates and regulations contained in this tariff apply only to the services furnished by the Company and do not apply, unless otherwise specified, to the lines, facilities, or services provided by a local exchange telephone company or other common carriers for use in accessing the services of the Company.
- 2.1.3 The Company reserves the right to limit the length of communications, to discontinue furnishing services, or limit the use of service necessitated by conditions beyond its control, including, without limitation: lack of satellite or other transmission medium capacity; the revision, alteration or repricing of the Underlying Carrier's tariffed offerings; or when the use of service becomes or is in violation of the law or the provisions of this tariff.

2.2 Use of Services

- 2.2.1 The Company's services may be used for any lawful purpose consistent with the transmission and switching parameters of the telecommunications facilities utilized in the provision of services, subject to any limitations set forth in this Section 2.2.
- 2.2.2 The use of the Company's services to make calls which might reasonably be expected to frighten, abuse, torment, or harass another or in such a way as to unreasonably interfere with use by others is prohibited.

SECTION 2 – RULES AND REGULATIONS (Cont'd)

- 2.2.3 The use of the Company's services without payment for service or attempting to avoid payment for service by fraudulent means or devices, schemes, false or invalid numbers, or false calling or credit cards is prohibited.
- 2.2.4 The Company's services are available for use twenty four hours per day, seven days per week.
- 2.2.5 The Company does not transmit messages, but the services may be used for that purpose.
- 2.2.6 The Company's services may be denied for nonpayment of charges or for other tariff violations.
- 2.2.7 Customers shall not use the service provided under this tariff for any unlawful purpose.
- 2.2.8 The Customer is responsible for notifying the Company immediately of any unauthorized use of services.

2.3 Liability of the Company

- 2.3.1 The Company shall not be liable for any claim, loss, expense or damage for any interruption, delay, error, omission, or defect in any service, facility or transmission provided under this tariff, if caused by the Underlying Carrier, an act of God, fire, war, civil disturbance, act of government, or due to any other causes beyond the Company's control.
- 2.3.2 The Company shall not be liable for, and shall be fully indemnified and held harmless by the Customer against any claim, loss, expense, or damage for defamation, libel, slander, invasion, infringement of copyright or patent, unauthorized use of any trademark, trade name or service mark, proprietary or creative right, or any other injury to any person, property or entity arising out of the material, data or information transmitted.

SECTION 2 – RULES AND REGULATIONS (Cont'd)

- 2.3.3 No agent or employee of any other carrier or entity shall be deemed to be an agent or employee of the Company.
- 2.3.4 The Company's liability for damages, resulting in whole or in part from or arising in connection with the furnishing of service under this tariff, including but not limited to mistakes, omissions, interruptions, delays, errors, or other defects or misrepresentations shall not exceed an amount equal to the charges provided for under this tariff for the long distance call for the period during which the call was affected. No other liability in any event shall attach to the Company.
- 2.3.5 The Company shall not be liable for and shall be indemnified and saved harmless by any Customer or by any other entity from any and all loss, claims, demands, suits, or other action or any liability whatsoever, whether suffered, made, instituted, or asserted by any Customer or any other entity for any personal injury to, or death of, any person or persons, and for any loss, damage, defacement or destruction of the premises of any Customer or any other entity or any other property whether owned or controlled by the Customer or others.
- 2.3.6 The Company shall not be liable for any indirect, special, incidental, or consequential damages under this tariff including, but not limited to, loss of revenue or profits, for any reason whatsoever, including the breakdown of facilities associated with the service, or for any mistakes, omissions, delays, errors, or defects in transmission occurring during the course of furnishing service.

SECTION 2 – RULES AND REGULATIONS (Cont'd)

- 2.3.7 The remedies set forth herein are exclusive and in lieu of all other warranties and remedies, whether express implied, or statutory, INCLUDING WITHOUT LIMITATION IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE.
- 2.3.8 It is understood and agreed that this tariff embodies the full understanding and agreement between the Company and the Customer regarding the services provided hereunder. No representation or understanding contrary to the provisions and rates of this tariff shall apply. The company, its officers, directors, employees, shareholders, and their respective heirs and assigns, are specifically excused and indemnified, saved and held harmless, by each Customer taking services under this tariff for any claim of misrepresentation, or errors or omissions made by sales representatives or sales agents.

2.4 Responsibilities of the Customer

- 2.4.1 The Customer is responsible for placing any necessary orders and complying with tariff regulations. The Customer is also responsible for the payment of charges for services provided under this tariff.
- 2.4.2 The Customer is responsible for charges incurred for special construction and/or special facilities which the Customer requests and which are ordered by the Company on the Customer's behalf.
- 2.4.3 If required for the provision of the Company's services, the Customer must provide any equipment space, supporting structure, conduit and electrical power without charge to the Company.

SECTION 2 – RULES AND REGULATIONS (Cont'd)

- 2.4.4 The Customer is responsible for arranging access to its premises at times mutually agreeable to the Company and the Customer when required for the Company personnel to install, repair, maintain, program, inspect or remove equipment associated with the provision of the Company's services.
- 2.4.5 The Customer shall cause the temperature and relative humidity in the equipment space provided by Customer for the installation of the Company's equipment to be maintained within the range normally provided for the operation of microcomputers.

SECTION 2 – RULES AND REGULATIONS (Cont'd)

- 2.4.6 The Customer shall ensure that the equipment and/or system is properly interfaced with the Company's facilities or services, that the signals emitted into the Company's network are of the proper mode, bandwidth, power and signal level for the intended use of the subscriber and in compliance with criteria set forth in this tariff, and that the signals do not damage equipment, injure personnel, or degrade service to other Customers. If the Federal Communications Commission or some other appropriate certifying body certifies terminal equipment as being technically acceptable for direct electrical connection with interstate communications service, the Company will permit such equipment to be connected with its channels without the use of protective interface devices. If the Customer fails to maintain the equipment and/or the system properly, with resulting imminent harm to the Company equipment, personnel or the quality of service to other Customers, the Company may, upon written notice, require the use of protective equipment at the Customer's expense. If this fails to produce satisfactory quality and safety, the Company may, upon written notice, terminate the Customer's service.
- 2.4.7 The Customer must pay the Company for replacement or repair of damage to the equipment or facilities of the Company caused by negligence or willful act of the Customer or others, by improper use of the services, or by use of equipment provided by Customer or others.
- 2.4.8 The Customer must pay for the loss through theft of any the Company equipment installed at Customer's premises.

SECTION 2 – RULES AND REGULATIONS (Cont'd)

- 2.4.9 If the Company installs equipment at Customer's premises, the Customer shall be responsible for payment of any applicable installation charge.
- 2.4.10 The Customer must use the services offered in this tariff in a manner consistent with the terms of this tariff and the policies and regulations of all state, federal and local authorities having jurisdiction over the service.

2.5 Cancellation or Interruption of Services

- 2.5.1 Without incurring liability, upon five (5) working days' (defined as any day on which the company's business office is open and the U.S. mail is delivered) written notice to the Customer, the Company may immediately discontinue services to a Customer or may withhold the provision of ordered or contracted services:
- 2.5.1.A For nonpayment of any sum due the Company for more than thirty (30) days after issuance of the bill for the amount due,
- 2.5.1.B For violation of any of the provisions of this tariff,
- 2.5.1.C For violation of any law, rule, regulation, policy of any governing authority having jurisdiction over the Company's services, or
- 2.5.1.D By reason of any order or decision of a court, state or federal regulatory body or other governing authority prohibiting the Company from furnishing its services. Service will be terminated only on Monday through Thursday between the hours of 8:00 am and 4:00 pm unless provisions have been made to have someone available to accept payment and reconnect service.

SECTION 2 – RULES AND REGULATIONS (Cont'd)

- 2.5.2 Without incurring liability, the Company may interrupt the provision of services at any time in order to perform tests and inspections to assure compliance with tariff regulations and the proper installation and operation of Customer and the Company's equipment and facilities and may continue such interruption until any items of noncompliance or improper equipment operation so identified are rectified.
- 2.5.3 Service may be discontinued by the Company without notice to the Customer, by blocking traffic to certain countries, cities or NXX exchanges, or by blocking calls using certain Customer authorization codes, when the Company deems it necessary to take such action to prevent unlawful use of its service. The Company will restore service as soon as it can be provided without undue risk, and will, upon request by the Customer affected, assign a new authorization code to replace the one that has been deactivated.
- 2.5.4 The Customer may terminate service upon written or oral notice for the Company's standard month to month contract. Customer will be liable for all usage on any of the Company's service offerings until the Customer actually leaves the service. Customers will continue to have Company usage until the Customer notifies its local exchange carrier and changes its long distance carrier. Until the Customer so notifies its local exchange carrier, it shall continue to generate and be responsible for long distance usage.

SECTION 2 – RULES AND REGULATIONS (Cont'd)

2.6 Credit Allowance

2.6.1 Credit may be given for disputed calls, on a per call basis.

2.6.2 Credit shall not be issued for unavailability of long distance services.

2.7 Restoration of Service

The use and restoration of service shall be in accordance with the priority system specified in part 64, Subpart D of the Rules and Regulations of the Federal Communications Commission.

2.8 Deposit

The Company does not require deposits.

SECTION 2 – RULES AND REGULATIONS (Cont'd)**2.9 Payment and Billing**

- 2.9.1 Service is provided and billed on a billing cycle basis, beginning on the date that service becomes effective. Billing is payable upon receipt.
- 2.9.2 The customer is responsible for payment of all charges for services furnished to the Customer, as well as to all persons using the Customer's codes, exchange lines, facilities, or equipment, with or without the knowledge or consent of the Customer. The security of the Customer's Authorization Codes, presubscribed exchange lines, and direct connect facilities is the responsibility of the Customer. All calls placed using direct connect facilities, presubscribed exchange lines, or Authorization Codes will be billed to and must be paid by the Customer.
- 2.9.3 All bills are presumed accurate, and shall be binding on the customer unless objection is received by the Company in writing or orally within the applicable statute of limitations. No credits, refunds, or adjustments shall be granted if demand therefore is not received by the Company in writing within such limitation period.
- 2.9.4 The Company may utilize direct billing and LEC billing. The selection of the billing option is made by the Company. With LEC billing, the Customer's charges for Service(s) are billed with the Customer's bill for local service. If LEC billing is utilized, the rules and regulations applying to rendering and payment of the bill and late charges are the same as covered in the applicable LEC tariff. The Company will make every effort to post any credit due to the Customer account(s) on the Customer's next LEC bill. However, based on the date of the resolution of a dispute and the date credits must be provided to the LEC, it may be two or more billing cycles before a credit will be issued. The Company's name and toll-free telephone number will appear on the Customer's bill.

SECTION 2 – RULES AND REGULATIONS (Cont'd)**2.10 Collection Costs**

In the event Company is required to initiate legal proceedings to collect any amounts due to Company for regulated or non-regulated services, equipment or facilities, or to enforce any judgment obtained against a Customer, or for the enforcement of any other provision of this tariff or applicable law, Customer shall, in addition to all amounts due, be liable to Company for all reasonable costs incurred by Company in such proceedings and enforcement actions, including reasonable attorneys' fees, collection agency fees or payments, and court costs. In any such proceeding, the amount of collection costs, including attorneys' fees, due to the Company, will be determined by the court.

If the Customer chooses to pay by credit card, the Customer agrees to the rules governing that payment option, including applicable limits on the amount of Service that may be used before making a payment. No additional notice or consent is required before the Company invoices your credit card or debits the account for all amounts due to the Company. Customer will be notified of any limits that are imposed. If such limits are imposed, Customer may be required to pay for Service with a valid major credit card. The Company may stop offering this option at any time upon notice to the Customer. The Company reserves the right to authorize a credit card payment before the end of the billing cycle if the customer shows unusual use of service, including, without limitation, excessive use of service, abnormal calling patterns or high international termination.

SECTION 2 – RULES AND REGULATIONS (Cont'd)**2.11 Taxes**

All federal, state and local taxes, assessments, surcharges, or fees, including sales taxes, use taxes, and municipal utilities taxes, are billed as separate line items and are not included in the rates quoted herein.

2.12 Late Charge

A one-time late fee of 1.5% monthly or the amount otherwise authorized by law, whichever is lower, may be added to any unpaid balance brought forward from the previous month's billing date.

2.13 Returned Check Charge

A fee will be charged whenever a check or draft presented for payment for service is not accepted by the institution on which it is written, however, the charge may equal but not exceed the rate allowed by S.C. Code Annotated Section 34-11-70.

2.14 Marketing Practices and Marketing Guidelines

As a telephone utility under the regulation of the Public Service Commission of South Carolina, the Company does hereby assert and affirm that as a provider of intrastate telecommunications service, the Company will not indulge or participate in deceptive or misleading telecommunications marketing practices to the detriment of consumers in South Carolina, and the Company will comply with those marketing procedures, if any, set forth by the Public Service Commission. Additionally, the Company will be responsible for the marketing practices of its contracted telemarketers for compliance with this provision. The Company understands that violation of this provision could result in a rule to Show Cause as to the withdrawal of its certification to complete intrastate telecommunications traffic within the State of South Carolina.

SECTION 3 – DESCRIPTION OF SERVICE**3.1 Computation of Charges**

- 3.1.1 The total charge for each completed call may be a variable measured charge dependent on the duration, distance and/or time of day of the call. The variable measured charge is specified as a rate per minute which is applied to each minute. All calls are measured in increments as set forth in the Rates Section of this tariff. For all calls, fractions of an increment are rounded up to the next whole increment. For example, a call with a one (1) minute increment lasting 35 seconds will be rounded to one (1) minute. Calls with charges that include a fraction of a cent .5 or greater will be rounded to the next highest cent. For example, a Customer making a call with a computed charge of \$1.434 will be charged \$1.43 and a Customer making a call with a computed charge of \$1.435 will be charged \$1.44.
- 3.1.2 Where mileage bands appear in a rate table, rates for all calls are based upon the airline distance between the originating and terminating points of the call, as determined by the vertical and horizontal coordinates associated with the exchange (the area code and three digit central office code) associated with the originating and terminating telephone numbers. If the Customer obtains access to the Company's network by a dedicated access circuit, that circuit will be assigned an exchange for rating purposes based upon the Customer's main telephone number at the location where the dedicated access circuit terminates. The vertical and horizontal (V & H) coordinates for each exchange and the airline distance between them will be determined according to industry standards.

SECTION 3 – DESCRIPTION OF SERVICE (Cont'd)

- 3.1.3 Timing begins when the called station is answered and two way communication is possible, as determined by standard industry methods generally in use for ascertaining answer, including hardware answer supervision in which the local telephone company sends a signal to the switch or the software utilizing audio tone detection. Recognition of answer supervision is the responsibility of the Underlying Carrier. Timing for each call ends when either party hangs up. The Company will not bill for uncompleted calls.
- 3.1.4 If the Customer uses a calling plan with a monthly recurring charge, that monthly charge is charged for every billing or calendar month in which a customer uses the service as defined by placing a call from a working telephone number.

3.2 Customer Complaints and/or Billing Disputes

Customer inquiries or complaints regarding service or accounting may be made in writing or by telephone to the Company at:

60 South Sixth Street, Suite 2535
Minneapolis, MN 55402
(800) 569-8700

Any objection to billed charges should be reported promptly to the Company. Adjustments to Customers' bills shall be made to the extent that records are available and/or circumstances exist which reasonably indicate that such charges are not in accordance with approved rates or that an adjustment may otherwise be appropriate. Where overbilling of a subscriber occurs, due either to Company or subscriber error, no liability exists which will require the Company to pay any interest, dividend or other compensation on the amount overbilled; provided, however, in the event that the Company has willfully overcharged any Customer, the Company shall refund the difference, plus interest, as prescribed by the Commission.

SECTION 3 – DESCRIPTION OF SERVICE (Cont'd)

Unresolved disputes may be filed with the "Office of Regulatory Staff (ORS)" at the following address and telephone numbers:

Office of Regulatory Staff
Consumer Services Division
P.O. Box 11263
Columbia, SC 29201
Telephone Number – 803-737-5230
Toll Free Number – 1-800-922-1531
Fax Number 803-737-4750

The Company reserves the right to suspend or cancel without advance written notice and without any liability whatsoever, the provision of Toll-Free Service to any Toll-Free Service customer if the Company determines in its sole discretion that the customer is using the Toll Free Service to make or permit any telephone facility under such customer's control to be used for any purpose or activity including, calling card platforms, prepaid calling card platforms, any obscene, indecent or harassing purpose or activity, prohibited by Section 223 of the Communications Act of 1934, as amended. (Calling card platform, debit card platform)

3.3 Level of Service

A Customer can expect end to end network availability of not less than 99% at all times for all services.

3.4 Service Offerings**3.4.1 Presubscribed 1+ Dialing**

This service permits Customers to originate calls via switched or dedicated access lines, and to terminate intrastate calls. The customer dials "1+" followed by "ten digits". The customer is presubscribed to the Company's service.

SECTION 3 – DESCRIPTION OF SERVICE (Cont'd)**3.4.2 Casual Calling**

This service permits Customers to originate calls via switched access lines, and to terminate intrastate calls via a 10XXX or 101XXXX Access Code. The Customer dials the Access Code followed by "1+ ten digits". This service is Non Primary Interexchange Carrier Service. Non Primary Interexchange Carrier Service is available to residences and businesses, except hospitals, payphones, hotels and in-mate only facilities, that demonstrate credit-worthiness.

3.4.3 Travel Cards

The Customer utilizes an 11 digit "toll-free" access number established by the Company to access a terminal. Upon receiving a voice prompt, the Customer uses push button dialing to enter an identification code assigned by the Company, and the ten digit number of the called party.

3.4.4 Toll-Free Service

This service is inbound calling only where an 800, 888 or other toll-free prefix number rings into a Customer's premise routed to a specific telephone number or terminated over a dedicated facility.

3.4.5 Directory Assistance.

Access to long distance directory assistance is obtained by dialing 1 + 555-1212 for listings within the originating area code and 1 + (area code) + 555-1212 for other listings. When more than one number is requested in a single call, a charge will apply for each number requested. A charge will be applicable for each number requested, whether or not the number is listed or published. Directory assistance is available to any Customer that has access to the directory assistance bureau of the DUC.

SECTION 3 – DESCRIPTION OF SERVICE (Cont'd)**3.4.6 Specialized Pricing Arrangements.**

Customized service packages and competitive pricing packages at negotiated rates may be furnished on a case by case basis in response to requests by Customers to the Company for proposals or for competitive bids. Service offered under this tariff provision will be provided to Customers pursuant to contract. Unless otherwise specified, the regulations for such arrangements are in addition to the applicable regulations and prices in other sections of the tariff. Specialized rates or charges will be made available to similarly situated Customers on a non discriminatory basis.

3.4.7 Emergency Call Handling Procedures

Emergency "911" calls are not routed to company, but are completed through the local network at no charge.

3.4.8 Promotional Offerings

The Company may, from time to time, make promotional offerings to enhance the marketing of its services. These offerings may be limited to certain dates, times and locations. The Company will file all promotions in transmittal letter format with the PSC and ORS. Promotions will not be published in the Company's tariff.

SECTION 4 – RATES

The rates published in this section are intrastate rates.

4.1 Presubscribed 1+ Dialing – RESIDENTIAL**Eastern European Saver 3**

\$.065 per minute

Billed in one minute increments

Eastern European Saver 4

\$.065 per minute

Billed in one minute increments

A low usage fee of \$2.95 applies to monthly usage under \$15

USA Free 30 Pick 5

\$.089 per minute

Billed in one minute increments

A monthly recurring charge of \$3.95 applies

A minimum usage fee of \$10.00 applies

USA Free 30

\$.089 per minute

Billed in one minute increments

A minimum usage fee of \$10.00 applies

World Wide Advantage

\$.089 per minute

Billed in one minute increments

A monthly recurring charge of \$2.95 applies

Call China For Less

\$.089 per minute

Billed in one minute increments

SECTION 4 – RATES (cont'd)**4.1 Presubscribed 1+ Dialing – RESIDENTIAL (cont'd)****Call India For Less**

\$.089 per minute

Billed in one minute increments

Call India For Less Plus

\$.089 per minute

Billed in one minute increments

Call Philippines For Less

\$.089 per minute

Billed in one minute increments

Call Philippines For Less Plus

\$.089 per minute

Billed in one minute increments

Call 4 Cents 101- 5335

\$.089 for the first ten minutes

\$.069 for each additional minute

Billed in one minute increments

Crazy Call

\$.99 per the first thirty minutes

Billed in five minute increments for every minute over the initial thirty

SECTION 4 – RATES (cont'd)**4.1 Presubscribed 1+ Dialing – RESIDENTIAL (cont'd)****India Saver**

\$.089 per minute

Billed in one minute increments

India Super Saver

\$.089 per minute

Billed in one minute increments

A low usage fee of \$2.95 applies to monthly usage under \$75

Call Central America

\$.089 per minute

Billed in one minute increments

A monthly recurring charge of \$2.95 applies

Call East Asia

\$.089 per minute

Billed in one minute increments

A monthly recurring charge of \$2.95 applies

Call Eastern Europe

\$.089 per minute

Billed in one minute increments

A monthly recurring charge of \$2.95 applies

Call South America

\$.089 per minute

Billed in one minute increments

A monthly recurring charge of \$2.95 applies

SECTION 4 – RATES (cont'd)

4.1 Presubscribed 1+ Dialing – RESIDENTIAL (cont'd)

Call South Asia

\$.089 per minute

Billed in one minute increments

A monthly recurring charge of \$2.95 applies

Penny Plan

\$.094 per minute

Billed in one minute increments

Philippines Advantage

\$.094 per minute

Billed in one minute increments

A monthly recurring charge of \$4.95 applies

Call Mexico Local

\$.089 per minute

Billed in one minute increments

Call China Local

\$.089 per minute

Billed in one minute increments

Call Russia Local

\$.089 per minute

Billed in one minute increments

Call Brazil Local

\$.089 per minute

Billed in one minute increments

SECTION 4 – RATES (cont'd)**4.1 Presubscribed 1+ Dialing – RESIDENTIAL (cont'd)****China Saver**

\$.089 per minute

Billed in one minute increments

Hola America

\$.089 per minute

Billed in one minute increments

A monthly recurring charge of \$3.95 applies

Middle East Saver

\$.094 per minute

Billed in one minute increments

10-10-834

\$.42 for the first minute

\$.03 each additional minute

Billed in one minute increments

Call South Asia Local

\$.089 per minute

Billed in one minute increments

China Saver Promo

\$.089 per minute

Billed in one minute increments

10-10-502

\$.094 per minute

Billed in one minute increments

10-10-629

\$.094 per minute

Billed in one minute increments

SECTION 4 – RATES (cont'd)**4.1 Presubscribed 1+ Dialing – COMMERCIAL****Premier Business**

\$.048 per minute

Billed in six second increments with an 18 second initial charge

A monthly recurring charge of \$6.95 applies

A low usage fee of \$5.95 applies to monthly usage under \$25

Premier Business Summer Savings w/WWB

\$.048 per minute

Billed in six second increments with an 18 second initial charge

A monthly recurring charge of \$4.95 applies

A low usage fee of \$5.95 applies to monthly usage under \$25

Premier Business Free Month

\$.048 per minute

Billed in six second increments with an 18 second initial charge

Business Mexico

\$.089 per minute

Billed in six second increments with an 18 second initial charge

A low usage fee of \$3.95 applies to monthly usage under \$35

Simplicity Business

\$.048 per minute

Billed in six second increments with an 18 second initial charge

Simplicity Business w/WWB

\$.048 per minute

Billed in six second increments with an 18 second initial charge

A monthly recurring charge of \$4.95 applies

SECTION 4 – RATES (cont'd)

4.1 Presubscribed 1+ Dialing – COMMERCIAL (cont'd)

Elite Business

\$.048 per minute

Billed in six second increments with an 18 second initial charge

A low usage fee of \$3.95 applies to monthly usage under \$25

Elite Business w/WWB

\$.048 per minute

Billed in six second increments with an 18 second initial charge

A monthly recurring charge of \$4.95 applies

A low usage fee of \$3.95 applies to monthly usage under \$25

Premier Business Summer Savings \$50

\$.048 per minute

Billed in six second increments with an 18 second initial charge

Business Connections Standard

\$.0399 per minute

Billed in six second increments with an 18 second initial charge

SECTION 4 – RATES (cont'd)**4.2 Casual Calling – RESIDENTIAL****Eastern European Saver 3**

\$.065 per minute

Billed in one minute increments

Eastern European Saver 4

\$.065 per minute

Billed in one minute increments

A low usage fee of \$2.95 applies to monthly usage under \$15

USA Free 30 Pick 5

\$.089 per minute

Billed in one minute increments

A monthly recurring charge of \$3.95 applies

A minimum usage fee of \$10.00 applies

USA Free 30

\$.089 per minute

Billed in one minute increments

A minimum usage fee of \$10.00 applies

World Wide Advantage

\$.089 per minute

Billed in one minute increments

A monthly recurring charge of \$2.95 applies

Call China For Less

\$.089 per minute

Billed in one minute increments

SECTION 4 – RATES (cont'd)

4.2 Casual Calling – RESIDENTIAL (cont'd)

Call India For Less

\$.089 per minute

Billed in one minute increments

Call India For Less Plus

\$.089 per minute

Billed in one minute increments

Call Philippines For Less

\$.089 per minute

Billed in one minute increments

Call Philippines For Less Plus

\$.089 per minute

Billed in one minute increments

Call 4 Cents 101- 5335

\$.059 for the first ten minutes

\$.069 for each additional minute

Billed in one minute increments

Crazy Call

\$.99 per the first thirty minutes

Billed in five minute increments for every minute over the initial thirty

India Saver

\$.089 per minute

Billed in one minute increments

SECTION 4 – RATES (cont'd)**4.2 Casual Calling – RESIDENTIAL (cont'd)****India Super Saver**

\$.089 per minute

Billed in one minute increments

A low usage fee of \$2.95 applies to monthly usage under \$75

Call Central America

\$.089 per minute

Billed in one minute increments

A monthly recurring charge of \$2.95 applies

Call East Asia

\$.089 per minute

Billed in one minute increments

A monthly recurring charge of \$2.95 applies

Call Eastern Europe

\$.089 per minute

Billed in one minute increments

A monthly recurring charge of \$2.95 applies

Call South America

\$.089 per minute

Billed in one minute increments

A monthly recurring charge of \$2.95 applies

Call South Asia

\$.089 per minute

Billed in one minute increments

A monthly recurring charge of \$2.95 applies

SECTION 4 – RATES (cont'd)

4.2 Casual Calling – RESIDENTIAL (cont'd)

Penny Plan

\$.094 per minute

Billed in one minute increments

Philippines Advantage

\$.094 per minute

Billed in one minute increments

A monthly recurring charge of \$4.95 applies

Call Mexico Local

\$.089 per minute

Billed in one minute increments

Call China Local

\$.089 per minute

Billed in one minute increments

Call Russia Local

\$.089 per minute

Billed in one minute increments

Call Brazil Local

\$.089 per minute

Billed in one minute increments

China Saver

\$.089 per minute

Billed in one minute increments

SECTION 4 – RATES (cont'd)**4.2 Casual Calling – RESIDENTIAL (cont'd)****Hola America**

\$.089 per minute

Billed in one minute increments

A monthly recurring charge of \$3.95 applies

Middle East Saver

\$.094 per minute

Billed in one minute increments

10- 10- 834

\$.42 for the first minute

\$.03 each additional minute

Billed in one minute increments

Call South Asia Local

\$.089 per minute

Billed in one minute increments

China Saver Promo

\$.089 per minute

Billed in one minute increments

10-10- 502

\$.094 per minute

Billed in one minute increments

10- 10- 629

\$.094 per minute

Billed in one minute increments

SECTION 4 – RATES (cont'd)**4.2 Casual Calling – COMMERCIAL****Premier Business**

\$.048 per minute

Billed in six second increments with an 18 second initial charge

A monthly recurring charge of \$6.95 applies

A low usage fee of \$5.95 applies to monthly usage under \$25

Premier Business Summer Savings w/WWB

\$.048 per minute

Billed in six second increments with an 18 second initial charge

A monthly recurring charge of \$4.95 applies

A low usage fee of \$5.95 applies to monthly usage under \$25

Premier Business Free Month

\$.048 per minute

Billed in six second increments with an 18 second initial charge

Business Mexico

\$.089 per minute

Billed in six second increments with an 18 second initial charge

A low usage fee of \$3.95 applies to monthly usage under \$35

Simplicity Business

\$.048 per minute

Billed in six second increments with an 18 second initial charge

Simplicity Business w/WWB

\$.048 per minute

Billed in six second increments with an 18 second initial charge

A monthly recurring charge of \$4.95 applies

SECTION 4 – RATES (cont' d)**4.2 Casual Calling – COMMERCIAL (cont'd)****Elite Business**

\$.048 per minute

Billed in six second increments with an 18 second initial charge

A low usage fee of \$3.95 applies to monthly usage under \$25

Elite Business w/WWB

\$.048 per minute

Billed in six second increments with an 18 second initial charge

A monthly recurring charge of \$4.95 applies

A low usage fee of \$3.95 applies to monthly usage under \$25

Premier Business Summer Savings \$50

\$.048 per minute

Billed in six second increments with an 18 second initial charge

Business Connections Standard

\$.0399 per minute

Billed in six second increments with an 18 second initial charge

SECTION 4 – RATES (cont'd)**4.3 Travel Cards – RESIDENTIAL****Eastern European Saver 3**

\$0.065 per minute

Billed in one minute increments

A \$1.00 surcharge per call applies

Eastern European Saver 4

\$0.065 per minute

Billed in one minute increments

A \$1.00 surcharge per call applies

USA Free 30 Pick 5

\$0.099 per minute

Billed in one minute increments

USA Free 30

\$0.099 per minute

Billed in one minute increments

World Wide Advantage

\$0.089 per minute

Billed in one minute increments

A \$1.00 surcharge per call applies

Call China For Less

\$0.099 per minute

Billed in one minute increments

Call India For Less

\$0.099 per minute

Billed in one minute increments

SECTION 4 – RATES (cont' d)

4.3 Travel Cards – RESIDENTIAL

Call India For Less Plus

\$0.099 per minute

Billed in one minute increments

Call Philippines For Less

\$0.099 per minute

Billed in one minute increments

Call Philippines For Less Plus

\$0.099 per minute

Billed in one minute increments

Call 4 Cents 101- 5335

\$.059 for the first ten minutes

\$.069 for each additional minute

Billed in one minute increments

A \$1.00 surcharge per call applies

Crazy Call

\$.99 per the first 30 minutes

Billed in five minute increments for every minute over the initial 30

A \$1.00 surcharge per call applies

India Saver

\$.089 per minute

Billed in one minute increments

A \$1.00 surcharge per call applies

SECTION 4 – RATES (cont'd)

4.3 Travel Cards – RESIDENTIAL (cont'd)

India Super Saver

\$0.089 per minute

Billed in one minute increments

A \$1.00 surcharge per call applies

Call Central America

\$0.099 per minute

Billed in one minute increments

Call East Asia

\$0.099 per minute

Billed in one minute increment

Call Eastern Europe

\$0.099 per minute

Billed in one minute increments

Call South America

\$0.099 per minute

Billed in one minute increments

Call South Asia

\$0.099 per minute

Billed in one minute increments

Penny Plan

\$0.094 per minute

Billed in one minute increments

A \$1.00 surcharge per call applies

SECTION 4 – RATES (cont'd)**4.3 Travel Cards – RESIDENTIAL (cont'd)****Philippines Advantage**

\$.094 per minute

Billed in one minute increments

A \$1.00 surcharge per call applies

Call Mexico Local

\$.099 per minute

Billed in one minute increments

A \$1.00 surcharge per call applies

Call China Local

\$0.099 per minute

Billed in one minute increments

A \$1.00 surcharge per call applies

Call Russia Local

\$0.099 per minute

Billed in one minute increments

A \$1.00 surcharge per call applies

Call Brazil Local

\$0.099 per minute

Billed in one minute increments

A \$1.00 surcharge per call applies

China Saver

\$.089 per minute

Billed in one minute increments

A \$1.00 surcharge per call applies

SECTION 4 – RATES (cont'd)**4.3 Travel Cards – RESIDENTIAL (cont'd)****Hola America**

\$.089 per minute

Billed in one minute increments

A \$1.00 surcharge per call applies

Middle East Saver

\$.094 per minute

Billed in one minute increments

A \$1.00 surcharge per call applies

Call South Asia Local

\$0.099 per minute

Billed in one minute increments

A \$1.00 surcharge per call applies

China Saver Promo

\$.089 per minute

Billed in one minute increments

A \$1.00 surcharge per call applies

10- 10- 502

\$.094 per minute

Billed in one minute increments

A \$1.00 surcharge per call applies

10- 10- 629

\$.094 per minute

Billed in one minute increments

A \$1.00 surcharge per call applies

SECTION 4 – RATES (cont'd)**4.3 Travel Cards – COMMERCIAL****Premier Business**

\$0.099 per minute

Billed in six second increments with an 18 second initial charge

Premier Business Summer Savings w/WWB

\$0.099 per minute

Billed in six second increments with an 18 second initial charge

Premier Business Free Month

\$0.099 per minute

Billed in six second increments with an 18 second initial charge

Business Mexico

\$0.099 per minute

Billed in six second increments with an 18 second initial charge

Simplicity Business

\$0.099 per minute

Billed in six second increments with an 18 second initial charge

Simplicity Business w/WWB

\$0.099 per minute

Billed in six second increments with an 18 second initial charge

Elite Business

\$0.099 per minute

Billed in six second increments with an 18 second initial charge

SECTION 4 – RATES (cont' d)

4.3 Travel Cards – COMMERCIAL (cont'd)

Elite Business w/WWB

\$0.099 per minute

Billed in six second increments with an 18 second initial charge

Premier Business Summer Savings \$50

\$0.099 per minute

Billed in six second increments with an 18 second initial charge

SECTION 4 – RATES (cont'd)**4.4 Toll-Free Service – RESIDENTIAL****Eastern European Saver 4**

\$0.15 per minute

Billed in one minute increments

A monthly recurring charge of \$2.00 applies

A one time setup fee of \$10.00 applies

Eastern European Saver 3

\$0.15 per minute

Billed in one minute increments

A monthly recurring charge of \$2.00 applies

A one time setup fee of \$10.00 applies

USA Free 30 Pick 5

\$0.15 per minute

Billed in one minute increments

A monthly recurring charge of \$2.00 applies

A one time setup fee of \$10.00 applies

USA Free 30

\$0.15 per minute

Billed in one minute increments

A monthly recurring charge of \$2.00 applies

A one time setup fee of \$10.00 applies

World Wide Advantage

\$0.15 per minute

Billed in one minute increments

A monthly recurring charge of \$2.00 applies

A one time setup fee of \$10.00 applies

SECTION 4 – RATES (cont'd)**4.4 Toll-Free Service – RESIDENTIAL (cont'd)****Call China For Less**

\$0.15 per minute

Billed in one minute increments

A monthly recurring charge of \$2.00 applies

A one time setup fee of \$10.00 applies

Call India For Less

\$0.15 per minute

Billed in one minute increments

A monthly recurring charge of \$2.00 applies

A one time setup fee of \$10.00 applies

Call India For Less Plus

\$0.15 per minute

Billed in one minute increments

A monthly recurring charge of \$2.00 applies

A one time setup fee of \$10.00 applies

Call Philippines For Less

\$0.15 per minute

Billed in one minute increments

A monthly recurring charge of \$2.00 applies

A one time setup fee of \$10.00 applies

Call Philippines For Less Plus

\$0.15 per minute

Billed in one minute increments

A monthly recurring charge of \$2.00 applies

A one time setup fee of \$10.00 applies

SECTION 4 – RATES (cont' d)

4.4 Toll-Free Service – RESIDENTIAL (cont'd)

Call 4 Cents 101- 5335

\$0.15 per minute

Billed in one minute increments

A monthly recurring charge of \$2.00 applies

A one time setup fee of \$10.00 applies

Crazy Call

\$0.15 per minute

Billed in five minute increments for every minute over the initial 30

A monthly recurring charge of \$2.00 applies

A one time setup fee of \$10.00 applies

India Saver

\$0.15 per minute

A monthly recurring charge of \$2.00 applies

A one time setup fee of \$10.00 applies

India Super Saver

\$0.15 per minute

Billed in one minute increments

A monthly recurring charge of \$2.00 applies

A one time setup fee of \$10.00 applies

Call Central America

\$0.15 per minute

Billed in one minute increments

A monthly recurring charge of \$2.00 applies

A one time setup fee of \$10.00 applies

SECTION 4 – RATES (cont'd)**4.4 Toll-Free Service – RESIDENTIAL (cont'd)****Call East Asia**

\$0.15 per minute

Billed in one minute increments

A monthly recurring charge of \$2.00 applies

A one time setup fee of \$10.00 applies

Call Eastern Europe

\$0.15 per minute

Billed in one minute increments

A monthly recurring charge of \$2.00 applies

A one time setup fee of \$10.00 applies

Call South America

\$0.15 per minute

Billed in one minute increments

A monthly recurring charge of \$2.00 applies

A one time setup fee of \$10.00 applies

Call South Asia

\$0.15 per minute

Billed in one minute increments

A monthly recurring charge of \$2.00 applies

A one time setup fee of \$10.00 applies

Penny Plan

\$0.15 per minute

Billed in one minute increments

A monthly recurring charge of \$2.00 applies

A one time setup fee of \$10.00 applies

SECTION 4 – RATES (cont'd)**4.4 Toll-Free Service – RESIDENTIAL (cont'd)****Philippines Advantage**

\$0.15 per minute

Billed in one minute increments

A monthly recurring charge of \$2.00 applies

A one time setup fee of \$10.00 applies

Call Mexico Local

\$0.15 per minute

Billed in one minute increments

A monthly recurring charge of \$2.00 applies

A one time setup fee of \$10.00 applies

Call China Local

\$0.15 per minute

Billed in one minute increments

A monthly recurring charge of \$2.00 applies

A one time setup fee of \$10.00 applies

Call Russia Local

\$0.15 per minute

Billed in one minute increments

A monthly recurring charge of \$2.00 applies

A one time setup fee of \$10.00 applies

Call Brazil Local

\$0.15 per minute

Billed in one minute increments

A monthly recurring charge of \$2.00 applies

A one time setup fee of \$10.00 applies

SECTION 4 – RATES (cont'd)**4.4 Toll-Free Service – RESIDENTIAL (cont'd)****China Saver**

\$0.15 per minute

Billed in one minute increments

A monthly recurring charge of \$2.00 applies

A one time setup fee of \$10.00 applies

Hola America

\$0.15 per minute

Billed in one minute increments

A monthly recurring charge of \$2.00 applies

A one time setup fee of \$10.00 applies

Middle East Saver

\$0.15 per minute

Billed in one minute increments

A monthly recurring charge of \$2.00 applies

A one time setup fee of \$10.00 applies

Call South Asia Local

\$0.15 per minute

Billed in one minute increments

A monthly recurring charge of \$2.00 applies

A one time setup fee of \$10.00 applies

China Saver Promo

\$0.15 per minute

Billed in one minute increments

A monthly recurring charge of \$2.00 applies

A one time setup fee of \$10.00 applies

SECTION 4 – RATES (cont'd)

4.4 Toll-Free Service – RESIDENTIAL (cont'd)

10- 10- 502

\$0.15 per minute

Billed in one minute increments

A monthly recurring charge of \$2.00 applies

A one time setup fee of \$10.00 applies

10- 10- 629

\$0.15 per minute

Billed in one minute increments

A monthly recurring charge of \$2.00 applies

A one time setup fee of \$10.00 applies

SECTION 4 – RATES (cont' d)**4.4 Toll-Free Service – COMMERCIAL****Premier Business**

\$0.15 per minute

Billed in six second increments with an 18 second initial charge

Premier Business Summer Savings w/WWB

\$0.15 per minute

Billed in six second increments with an 18 second initial charge

Premier Business Free Month

\$0.15 per minute

Billed in six second increments with an 18 second initial charge

Business Mexico

\$0.15 per minute

Billed in six second increments with an 18 second initial charge

Simplicity Business

\$0.15 per minute

Billed in six second increments with an 18 second initial charge

Simplicity Business w/WWB

\$0.15 per minute

Billed in six second increments with an 18 second initial charge

Elite Business

\$0.15 per minute

Billed in six second increments with an 18 second initial charge

SECTION 4 – RATES (cont'd)

4.4 Toll-Free Service – COMMERCIAL (cont'd)

Elite Business w/WWB

\$0.15 per minute

Billed in six second increments with an 18 second initial charge

Premier Business Summer Savings \$50

\$0.15 per minute

Billed in six second increments with an 18 second initial charge

SECTION 4 – RATES (cont'd)**4.5 Directory Assistance**

\$0.75

4.6 Returned Check Charge

\$20.00

4.7 Rate Periods

	Monday – Friday	Sat.	Sun.
8 a.m. to 5 p.m.*	Daytime Rate Period		Evening Rate Period
5 p.m. to 11 P.M.*	Evening Rate Period		
11 p M. to 8 a.m.*	Night/Weekend Rate Period		

* To, but not including

When a message spans more than one rate period, total charges for the minutes in each rate period are calculated and the results for each rate period are totaled to obtain the total message charge. If the calculation results in a fractional charge, the amount will be rounded down to the lower cent.

SECTION 4 – RATES (cont'd)**4.8 Payphone Dial Around Surcharge**

A dial around surcharge of \$0.50 per call will be added to any completed INTRAstate toll access code and subscriber Toll-Free 800/888 type calls placed from a public or semi public payphone.

4.9 Universal Service Fund Assessment

The Customer will be assessed a monthly Universal Service Fund Contribution charge on all telecommunications services, which in no event shall be less than the prevailing contribution percentage rate charged the Company on intrastate traffic by the Universal Service Administrative Company (or any successor) or any state agency or its administrator.

SECTION 5 – MAXIMUM RATES

5.1 Presubscribed 1+ Dialing – RESIDENTIAL

Eastern European Saver 3

\$1.24 per minute maximum

Eastern European Saver 4

\$1.24 per minute maximum

USA Free 30 Pick 5

\$1.24 per minute maximum

USA Free 30

\$1.24 per minute maximum

World Wide Advantage

\$1.24 per minute maximum

Call China For Less

\$1.24 per minute maximum

SECTION 5 – MAXIMUM RATES (cont'd)

5.1 Presubscribed 1+ Dialing – RESIDENTIAL (cont'd)

Call India For Less

\$1.24 per minute maximum

Call India For Less Plus

\$1.24 per minute maximum

Call Philippines For Less

\$1.24 per minute maximum

Call Philippines For Less Plus

\$1.24 per minute maximum

Call 4 Cents 101- 5335

\$1.24 per minute maximum for the first ten minutes

\$1.24 per minute maximum for each additional minute

Crazy Call

\$5.99 per the first thirty minutes maximum

\$1.24 per minute maximum for every minute over the initial thirty

SECTION 5 – MAXIMUM RATES (cont'd)

5.1 Presubscribed 1+ Dialing – RESIDENTIAL (cont'd)

India Saver

\$1.24 per minute maximum

India Super Saver

\$1.24 per minute maximum

Call Central America

\$1.24 per minute maximum

Call East Asia

\$1.24 per minute maximum

Call Eastern Europe

\$1.24 per minute maximum

Call South America

\$1.24 per minute maximum

SECTION 5 – MAXIMUM RATES (cont'd)

5.1 Presubscribed 1+ Dialing – RESIDENTIAL (cont'd)

Call South Asia

\$1.24 per minute maximum

Penny Plan

\$1.24 per minute maximum

Philippines Advantage

\$1.24 per minute maximum

Call Mexico Local

\$1.24 per minute maximum

Call China Local

\$1.24 per minute maximum

Call Russia Local

\$1.24 per minute maximum

Call Brazil Local

\$1.24 per minute maximum

SECTION 5 – MAXIMUM RATES (cont'd)

5.1 Presubscribed 1+ Dialing – RESIDENTIAL (cont'd)

China Saver

\$1.24 per minute maximum

Hola America

\$1.24 per minute maximum

Middle East Saver

\$1.24 per minute maximum

10-10-834

\$1.24 per minute maximum for the first minute

\$1.24 per minute maximum each additional minute

Call South Asia Local

\$1.24 per minute maximum

China Saver Promo

\$1.24 per minute maximum

10-10-502

\$1.24 per minute maximum

10-10-629

\$1.24 per minute maximum

SECTION 5 – MAXIMUM RATES (cont'd)

5.2 Casual Calling – RESIDENTIAL

Eastern European Saver 3

\$1.24 per minute maximum

Eastern European Saver 4

\$1.24 per minute maximum

USA Free 30 Pick 5

\$1.24 per minute maximum

USA Free 30

\$1.24 per minute maximum

World Wide Advantage

\$1.24 per minute maximum

Call China For Less

\$1.24 per minute maximum

SECTION 5 – MAXIMUM RATES (cont'd)

5.2 Casual Calling – RESIDENTIAL (cont'd)

Call India For Less

\$1.24 per minute maximum

Call India For Less Plus

\$1.24 per minute maximum

Call Philippines For Less

\$1.24 per minute maximum

Call Philippines For Less Plus

\$1.24 per minute maximum

Call 4 Cents 101- 5335

\$1.24 per minute maximum for the first ten minutes

\$1.24 per minute maximum for each additional minute

Crazy Call

\$.99 per the first thirty minutes

India Saver

\$1.24 per minute maximum

SECTION 5 – MAXIMUM RATES (cont'd)

5.2 Casual Calling – RESIDENTIAL (cont'd)

India Super Saver

\$1.24 per minute maximum

Call Central America

\$1.24 per minute maximum

Call East Asia

\$1.24 per minute maximum

Call Eastern Europe

\$1.24 per minute maximum

Call South America

\$1.24 per minute maximum

Call South Asia

\$1.24 per minute maximum

SECTION 5 – MAXIMUM RATES (cont'd)

5.2 Casual Calling – RESIDENTIAL (cont'd)

Penny Plan

\$1.24 per minute maximum

Philippines Advantage

\$1.24 per minute maximum

Call Mexico Local

\$1.24 per minute maximum

Call China Local

\$1.24 per minute maximum

Call Russia Local

\$1.24 per minute maximum

Call Brazil Local

\$1.24 per minute maximum

China Saver

\$1.24 per minute maximum

SECTION 5 – MAXIMUM RATES (cont'd)

5.2 Casual Calling – RESIDENTIAL (cont'd)

Hola America

\$1.24 per minute maximum

Middle East Saver

\$1.24 per minute maximum

10- 10- 834

\$1.24 per minute maximum for the first minute

\$1.24 per minute maximum each additional minute

Call South Asia Local

\$1.24 per minute maximum

China Saver Promo

\$1.24 per minute maximum

10-10- 502

\$1.24 per minute maximum

10- 10- 629

\$1.24 per minute maximum

SECTION 5 – MAXIMUM RATES (cont'd)

5.3 Travel Cards – RESIDENTIAL

Eastern European Saver 3

\$1.34 per minute maximum

Eastern European Saver 4

\$1.34 per minute maximum

USA Free 30 Pick 5

\$1.34 per minute maximum

USA Free 30

\$1.34 per minute maximum

World Wide Advantage

\$1.34 per minute maximum

Call China For Less

\$1.34 per minute maximum

Call India For Less

\$1.34 per minute maximum

SECTION 5 – MAXIMUM RATES (cont'd)

5.3 Travel Cards – RESIDENTIAL

Call India For Less Plus

\$1.34 per minute maximum

Call Philippines For Less

\$1.34 per minute maximum

Call Philippines For Less Plus

\$1.34 per minute maximum

Call 4 Cents 101- 5335

\$1.34 per minute maximum for the first ten minutes

\$1.34 per minute maximum for each additional minute

Crazy Call

\$.99 per the first 30 minutes

India Saver

\$1.34 per minute maximum

SECTION 5 – MAXIMUM RATES (cont'd)

5.3 Travel Cards – RESIDENTIAL (cont'd)

India Super Saver

\$1.34 per minute maximum

Call Central America

\$1.34 per minute maximum

Call East Asia

\$1.34 per minute maximum

Call Eastern Europe

\$1.34 per minute maximum

Call South America

\$1.34 per minute maximum

Call South Asia

\$1.34 per minute maximum

Penny Plan

\$1.34 per minute maximum

SECTION 5 – MAXIMUM RATES (cont'd)

5.3 Travel Cards – RESIDENTIAL (cont'd)

Philippines Advantage

\$1.34 per minute maximum

Call Mexico Local

\$1.34 per minute maximum

Call China Local

\$1.34 per minute maximum

Call Russia Local

\$1.34 per minute maximum

Call Brazil Local

\$1.34 per minute maximum

China Saver

\$1.34 per minute maximum

SECTION 5 – MAXIMUM RATES (cont'd)

5.3 Travel Cards – RESIDENTIAL (cont'd)

Hola America

\$1.34 per minute maximum

Middle East Saver

\$1.34 per minute maximum

Call South Asia Local

\$1.34 per minute maximum

China Saver Promo

\$1.34 per minute maximum

10- 10- 502

\$1.34 per minute maximum

10- 10- 629

\$1.34 per minute maximum

SECTION 5 – MAXIMUM RATES (cont'd)

5.4 Toll-Free Service – RESIDENTIAL

Eastern European Saver 4

\$0.50 per minute maximum

Eastern European Saver 3

\$0.50 per minute maximum

USA Free 30 Pick 5

\$0.50 per minute maximum

USA Free 30

\$0.50 per minute maximum

World Wide Advantage

\$0.50 per minute maximum

SECTION 5 – MAXIMUM RATES (cont'd)

5.4 Toll-Free Service – RESIDENTIAL (cont'd)

Call China For Less

\$0.50 per minute maximum

Call India For Less

\$0.50 per minute maximum

Call India For Less Plus

\$0.50 per minute maximum

Call Philippines For Less

\$0.50 per minute maximum

Call Philippines For Less Plus

\$0.50 per minute maximum

SECTION 5 – MAXIMUM RATES (cont'd)

5.4 Toll-Free Service – RESIDENTIAL (cont'd)

Call 4 Cents 101- 5335

\$0.50 per minute maximum

Crazy Call

\$0.50 per minute maximum

India Saver

\$0.50 per minute maximum

India Super Saver

\$0.50 per minute maximum

Call Central America

\$0.50 per minute maximum

SECTION 5 – MAXIMUM RATES (cont'd)

5.4 Toll-Free Service – RESIDENTIAL (cont'd)

Call East Asia

\$0.50 per minute maximum

Call Eastern Europe

\$0.50 per minute maximum

Call South America

\$0.50 per minute maximum

Call South Asia

\$0.50 per minute maximum

Penny Plan

\$0.50 per minute maximum

SECTION 5 – MAXIMUM RATES (cont'd)

5.4 Toll-Free Service – RESIDENTIAL (cont'd)

Philippines Advantage

\$0.50 per minute maximum

Call Mexico Local

\$0.50 per minute maximum

Call China Local

\$0.50 per minute maximum

Call Russia Local

\$0.50 per minute maximum

Call Brazil Local

\$0.50 per minute maximum

SECTION 5 – MAXIMUM RATES (cont'd)

5.4 Toll-Free Service – RESIDENTIAL (cont'd)

China Saver

\$0.50 per minute maximum

Hola America

\$0.50 per minute maximum

Middle East Saver

\$0.50 per minute maximum

Call South Asia Local

\$0.50 per minute maximum

China Saver Promo

\$0.50 per minute maximum

SECTION 5 – MAXIMUM RATES (cont'd)

5.4 Toll-Free Service – RESIDENTIAL (cont'd)

10- 10- 502

\$0.50 per minute maximum

10- 10- 629

\$0.50 per minute maximum

5.5 Directory Assistance

\$1.99 per call maximum